

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/083,250  
Applicant : Geoffrey Stiff et al.  
Filed : February 27, 2002  
TC/A.U. : 3694  
Examiner : Matthew Osbourne  
  
Docket No. : 52493.000251  
Title : METHOD AND SYSTEM FOR GUARANTEEING MINIMUM  
: PERIODIC RETIREMENT INCOME PAYMENTS USING AN  
: ADJUSTMENT MODULE  
  
Customer No. : **21967**

**Mail Stop AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO RESTRICTION REQUIREMENT**

Sir:

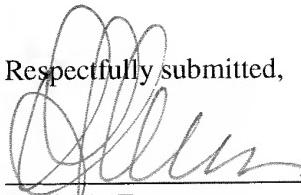
Responsive to the Office Action dated February 23, 2007, imposing a restriction requirement between the pending claims of the above application, Applicant hereby elects Group IV, which comprises claims 30-36. This election is made with traverse. In addition Applicant adds new claims 45-57. The pending claims are included in Appendix A.

Accordingly, please cancel the remaining claims as set forth in Appendix A. This cancellation is made without prejudice, waiver, or disclaimer. If there are any fees due under 37 C.F.R. § 1.116 or §1.117 which are not enclosed herewith, including any fees required for an extension of time under 37 C.F.R. § 1.136, please charge such fees to our Deposit Account No. 50-0206.

If Applicant or its representative may be of any assistance to the Patent Office in connection with this matter, the undersigned counsel would welcome a telephone call or other communication from the Patent Office.

By:

Respectfully submitted,

  
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Ozzie A. Farres

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